

Sign up **NOW**  
for the  
**2021–2022**  
Plan Year!

# Flexible Spending Benefits City of Worcester

## One of the Few Gifts the IRS Gives!

Discover the benefit that **SAVES YOU MONEY**. This perk allows you to set aside a portion of your pay—**BEFORE TAXES**—to cover out-of-pocket expenses in these categories:

- ◆ **HEALTH CARE.\*** Eligible expenses and services include: non-cosmetic medical, dental, and vision care services; orthodontics; prescription medications; prescription eyeglasses, contact lenses, laser eye surgery, mental health services, alternative health therapies (e.g. chiropractic, acupuncture), **MORE!** **Max. Annual Health Care Election: \$2,750.**

**Who's Covered?** You, your legal spouse, and your dependents, as defined by the Internal Revenue Service, including those claimed on your tax return and adult children under age 26.

**Grace Period.** Health Care FSA participants get an **extra 75 days** at the end of the plan year to spend down the prior year's available balance.

**HSA Ineligibility.** If you or your spouse has a Health Savings Account ('HSA'), you are not eligible for the Health Care FSA plan.

**Make Your  
Money Go  
UP  
TO **30%**  
Further!**  
depending on your  
tax status

- ◆ **DEPENDENT CARE.\*\*** For your dependent children under age 13, elderly dependents, and dependents with special needs. Eligible expenses include day care, preschool, before/after school care, day camp, and elder day care. **Max. Annual Dep. Care Election: \$5,000. per family.**

- ◆ **COMMUTING<sup>+</sup>:**

- **TRANSIT PLAN.<sup>+</sup>** For your mass-transit expenses (subway, train, bus, trolley, commuter boat, vanpools) used to commute to/from work. NOT for tolls, car/ride-share and ride-hailing hail services. Spouse/dependent transit expenses not eligible. **Max. Monthly Election: \$270.** (up to \$3,240. per year)
- **PARKING PLAN.<sup>+</sup>** For your parking expenses if you pay to park at work or at a mass-transit lot. **Max. Monthly Election: \$270.** (up to \$3,240. per year)

**Track Your Account and File Claims 24/7!** Log in to your **employee portal** via our website ([www.CPA125.com](http://www.CPA125.com)), or use our **app: CPA Flex Mobile.**

**Enroll by 5/7/2021**  
for the  
**7/1/2021 – 6/30/2022**  
Plan Year

**Complete** an "Authorization for Pre-Tax Payroll Reduction" form and send it to **Cafeteria Plan Advisors** by the deadline above.

**Already in the plan?** Log-in to your **employee account portal** via our website ([www.cpa125.com](http://www.cpa125.com); log-in as 'Existing User' not 'New User'—even if it's your first time logging into your account) to enroll for the new plan year by the deadline date above.

**Note: Re-enrollment is not automatic.**

**Benefit Cards.** For employer plans that offer the benefit card, new Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, optical shops and pharmacies for eligible expenses. **Keep your cards!** They will reload each plan year that you enroll.

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\* Not all Health Care expenses are FSA-eligible, such as cosmetic procedures or products *even if performed or dispensed by a doctor* (e.g. Botox, teeth whitening, veneers, etc.), couples/family counseling, general health/wellness expenses (i.e., toothbrushes, non-prescription sunglasses, gym dues, etc.), and federally non-permissible products. Effective 1/1/2020, non-prescription/over-the-counter medications were made FSA-eligible (not vitamins or supplements). Some expenses, such as medical equipment and some services, may be FSA-eligible with a physician's Letter of Medical Necessity. Visit <https://fsastore.com/CPAEligibility> for more info. on FSA-eligible products and services, including A-Z look-up tool.

\*\* Overnight camp and school tuition are not FSA-eligible; day camp is eligible when utilized as childcare in order for the parent(s)/guardian(s) to be able to work; extra-curricular and enrichment programs/activities that aren't daycare/childcare based are not eligible; monies paid to a provider who doesn't report the funds as income on his/her taxes aren't FSA-eligible.

<sup>+</sup> Employee-only benefit; not for spouse or dependent's expenses. Transit plan is for mass-transit as described above; vanpool = van that seats 6+ adults and a driver used exclusively to transport workers to/from work; tolls, taxis, car & ride-hailing services (except Uber POOL, Lyft Line/Lyft Share), are not eligible. Monthly expense cap shown reflects max. federal tax benefit; state tax treatment will differ.